

# Ma Baba Fol Vander



Project by- MD.Sahu Miah

Identified by- Md. Altaf Hossain

Verified by-Sanwar Hossain

Brahmanbaria Unit  
Area 4

GRAMEEN TRUST



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Name	:	MD. Sahu Miah
Age	:	10 Feb, 1983 (34 Years)
Marital status	:	Married
Children	:	Son 01, Daughter 01
No. of siblings:	:	07 Brothers, 01 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs.Rashida Begum
(iii) Father's name	:	Rup Miah
(iv) GB member's info	:	Branch:Sultanpur, Centre# 22/mu, Group no : 08 Loanee no.:4844, Member since: 1995, First loan:3,000
Further Information:		Existing loan: N/A                      Outstanding: N/A
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	:	N/A
Education	:	Five

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

<b>Present Occupation</b>	<b>:</b>	<b>Fruit selling Business</b>
<b>Initial Investment</b>	<b>:</b>	<b>20,000 Father)</b>
<b>Trade License</b>		<b>178 (2017-2018)</b>
<b>Business Experience And Training Info</b>	<b>:</b>	<b>06 Years</b>
<b>Other Own/Family Sources of Income</b>	<b>:</b>	<b>Brothers (abroad+business)</b>
<b>Other Own/Family Sources of Liabilities</b>	<b>:</b>	<b>N/A</b>
<b>NU Contact Info</b>		<b>01716-787227</b>
<b>NU Project Source/Reference</b>	<b>:</b>	<b>GT- Brahmanbaria Unit</b>

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

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NU's mother has been a member of Grameen Bank since 1995 (22 years). At first She took 3,000 taka from GB. GB Borrower invested GB Loan in business for expansion. NU's mother gradually improved their living standard by using GB loan.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

<b>Business Name</b>	<b>:</b>	<b>Ma Babar fol Vander</b>
<b>Address/ Location</b>	<b>:</b>	<b>Radika Bazar, Brahmanbaria Sadar, Brahmanbaria</b>
<b>Total Investment in BDT</b>	<b>:</b>	<b>1,67,000</b>
<b>Financing</b>	<b>:</b>	<b>Self BDT-1,17,000/- (from existing business) 71% Required Investment BDT- 50,000/-(as equity) 29%</b>
<b>Present salary/drawings from business (estimates)</b>	<b>:</b>	<b>6,000</b>
<b>Proposed Salary</b>		<b>7,000</b>
<b>Proposed Business</b>		
<b>(i)% of present gross profit margin</b>	<b>:</b>	<b>10%</b>
<b>(ii) Estimated %of proposed gross profit margin</b>		<b>10%</b>
<b>(iii) Agreed grace period</b>		<b>01 month</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u> Goods Item –60,000 Rak-9000, Cashbox-1000, Choky-500, Chair-500, Fan-1000(Total=12,000) Advance-45,000	1,17,000		1,17,000
<u>Proposed items:</u> Apple, Malta, Grapes & Pear:80,000		50,000	50,000
<b>Total Capital</b>	1,17,000	<b>50,000</b>	<b>1,67,000</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Present Stock items</b>		
<b>Product name</b>	<b>Unit (Quantity)</b>	<b>Amount</b>
Apple		21,500
Malta		21,000
Grapes		5,000
Guava		3,000
Anar		3,500
Mango		6,000
<b>Total Present Stock</b>		<b>60000</b>

<b>Proposed items</b>		
<b>Product Name</b>	<b>Unit</b>	<b>Amount</b>
Apple		20,000
Malta		15,000
Grapes		10,000
Guava		5,000
<b>Total Proposed</b>		<b>50,000</b>



# INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	8,000	240,000	28,80,000
Less: Cost of sales (B)	7,200	216,000	25,92,000
Profit (C) [C=(A-B)]	800	24,000	288,000
<b>Less: Operating Costs</b>			
Electricity bill		500	6000
Night grad bill		100	1200
Generator bill		200	2400
Shop Rent		800	9600
Mobile bill		300	3600
Present salary/Drawings- self		6000	72000
Present salary/Drawings- staff-		0	0
Conveyance or Transport]		4000	48000
Others (fees, Entertainment, TL renew)		500	6000
<b>Non Cash Item:</b>			
Depreciation Expenses(12,000*10%)		100	1200
<b>Total Operating Cost (F)</b>		12500	150000
<b>Net Profit (E-F):</b>		11500	138200



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	8500	255000	3060000	9000	270000	3240000
<b>Less: Cost of Sale (B)</b>	7650	229500	2754000	8100	243000	2916000
<b>Profit (A-B)=(C)</b>	850	25500	306000	900	27000	224000
<i>Less: Operating Costs</i>						
Electricity bill		550	6600		600	7200
Night grad bill		150	1800		300	3600
Generator bill		200	2400		300	3600
Shop Rent		800	9600		800	9600
Mobile bill		300	7200		400	4800
Present salary/Drawings- self		7000	84000		7000	84000
Conveyance or Transport		4000	48000		4000	48000
Others (fees, Entertainment, TL renew)		500	1800		600	7200
Non Cash Item:						
Depreciation Expenses		100	1200		100	1200
Total Operating Cost		13600	163200		14100	169200
<b>Net Profit (C-D) = (E)</b>		<b>11900</b>	<b>142800</b>		<b>12900</b>	<b>154800</b>
<b>GT payback</b>			30000			30000
<b>Retained Income:</b>			<b>112800</b>			<b>124800</b>

# **CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)**

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>		
<b>1.1</b>	<b>Investment Infusion by Investor</b>	<b>50000</b>	
<b>1.2</b>	<b>Net Profit</b>	<b>142800</b>	<b>154800</b>
<b>1.3</b>	<b>Depreciation (Non cash item)</b>	<b>1200</b>	<b>1200</b>
<b>1.4</b>	<b>Opening Balance of Cash Surplus</b>		<b>114,000</b>
	<b>Total Cash Inflow</b>	<b>194000</b>	<b>270000</b>
<b>2.0</b>	<b>Cash Outflow</b>		
<b>2.1</b>	<b>Purchase of Product</b>	<b>50,000</b>	
<b>2.2</b>	<b>Payment of GB Loan</b>		
<b>2.3</b>	<b>Investment Pay Back (Including Ownership Tr. Fee)</b>	<b>30,000</b>	<b>30,000</b>
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>114,000</b>	<b>240000</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Skilled and experience
- Relationship with GB
- Demand from Locality
- Good communicational Skill
- Well known businessman

## **W**EAKNESS

- Less Stock

## **O**PPORTUNITIE

- More Employment opportunity
- Expansion of business

## **T**HREATS

- Competitors
- Theft
- Fire



BRANDS  
POMARCI  
AÇA BRASILEIRO













POMARI  
MAÇA BRASILEIRA













thank  
you!